

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

NORTHERN REGION

STATE: JAMMU & KASHMIR

(Amount in ₹ Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	56,854	965,06	740,69	21,300	319,59	235,53
1. Direct Finance	56,207	928,58	711,21	20,941	302,33	222,99
2. Indirect Finance	647	36,48	29,48	359	17,26	12,54
II. INDUSTRY	15,110	1083,70	869,27	6,074	236,20	170,63
1. Mining & Quarrying	157	20,21	14,35	28	2,23	1,58
2. Food Manufacturing & Processing	748	58,90	46,25	516	43,45	33,88
(a) Rice Mills, Flour & Dal Mills	137	7,16	6,50	106	24,19	18,34
(b) Sugar	1	5	4	-	-	-
(c) Edible Oils & Vanaspati	57	2,23	1,86	16	3,30	2,74
(d) Tea Processing	170	2,76	1,49	122	1,50	1,02
(e) Processing of Fruits & Vegetables	26	6,74	4,99	10	1,09	97
(f) Others	357	39,97	31,36	262	13,37	10,82
3. Beverage & Tobacco	34	10,75	8,99	17	5,18	4,19
4. Textiles	7,013	191,31	113,40	2,693	43,33	26,25
(a) Cotton Textiles	154	2,85	2,23	87	20,24	10,17
(b) Jute & Other Natural Fibre Textiles	108	78	51	44	42	32
(c) Handloom Textiles & Khadi	4,432	29,14	18,20	1,576	10,80	7,07
(d) Other Textiles & Textile Products	2,319	158,54	92,46	986	11,86	8,69
5. Paper, Paper Products & Printing	160	33,76	27,21	168	19,18	11,16
6. Woods and Wood Products	514	18,84	15,74	577	8,38	6,42
7. Leather & Leather Products	110	1,40	98	64	57	38
8. Gems and Jewellery	149	1,82	1,29	74	92	63
9. Rubber & Plastic Products	89	3,21	2,44	44	3,94	2,91
10. Chemicals & Chemical Products	188	87,04	56,63	81	22,56	20,12
(a) Heavy Industrial Chemicals	3	1,43	1,31	7	14,11	13,00
(b) Fertilisers	1	2	1	2	19	18
(c) Drugs & Pharmaceuticals	124	80,27	51,17	40	6,53	5,45
(d) Non-Edible Oils	1	6	6	1	20	19
(e) Other Chemicals & Chemical Products	59	5,26	4,07	31	1,54	1,29
11. Petroleum, Coal Products & Nuclear Fuels	16	2,77	2,18	5	96	59
12. Manufacture of Cement & Cement Products	128	16,71	13,13	105	10,09	7,54
13. Basic Metals & Metal Products	632	345,71	336,04	286	12,07	8,50
(a) Iron & Steel	40	310,20	308,24	26	2,13	1,59
(b) Non-Ferrous Metals	59	17,47	12,59	6	5,32	3,53
(c) Metal Products	533	18,04	15,21	254	4,63	3,38
14. Engineering	644	26,98	19,31	317	14,64	11,99
(a) Heavy Engineering	17	1,66	95	5	28	24
(b) Light Engineering	353	16,84	11,99	190	4,90	3,58
(c) Electrical Machinery & Goods	171	7,26	5,62	85	8,89	7,73
(d) Electronic Machinery & Goods	103	1,22	75	37	57	44
15. Vehicles, Vehicle Parts & Transport Equipments	438	26,72	20,13	97	2,04	1,68
16. Other Industries	3,184	119,33	98,14	897	30,37	24,22
17. Electricity, Gas & Water	134	39,69	37,07	3	13	11
(a) Electricity Generation & Transmission	134	39,69	37,07	1	5	4
(b) Non-Conventional Energy	-	-	-	1	4	4
(c) Gas, Steam & Water Supply	-	-	-	1	4	3
18. Construction	772	78,54	55,98	102	16,18	8,46
(a) Other than Infrastructure	650	56,32	37,80	75	11,99	5,80
(b) Infrastructure Construction	122	22,23	18,17	27	4,19	2,67
III. TRANSPORT OPERATORS	13,313	536,39	345,60	6,295	153,31	107,91
IV. PROFESSIONAL AND OTHER SERVICES	3,652	220,50	144,54	2,742	100,85	73,86
1. Professional Services	486	24,77	17,76	423	16,77	14,69
2. Tourism, Hotel & Restaurants	421	50,12	30,62	183	33,20	18,52
3. Recreation services	60	2,30	1,51	90	1,85	1,63
4. IT and Telecommunications	25	2,04	1,48	18	80	57
5. Others	2,660	141,28	93,17	2,028	48,23	38,46
V. PERSONAL LOANS	1,32,577	1939,81	1458,13	68,964	844,78	605,74
1. Housing	16,006	597,19	492,66	5,133	175,60	140,81
2. Consumer Durables	29,703	346,21	253,63	16,919	152,94	104,00
3. Vehicles	31,325	464,82	322,60	14,561	204,66	139,30
4. Education	2,152	51,44	36,64	1,109	23,64	18,07
5. Personal Credit Cards	539	1,72	1,25	553	1,17	1,14
6. Others	52,852	478,43	351,35	30,689	286,77	202,43
VI. TRADE	45,971	987,34	757,55	19,397	380,08	283,62
1. Wholesale Trade	685	31,66	27,07	258	14,50	11,91
2. Retail Trade	45,286	955,68	730,48	19,139	365,58	271,71
VII. FINANCE	380	7,58	5,81	176	8,71	7,50
VIII. ALL OTHERS	9,879	86,52	58,20	4,296	21,18	16,74
TOTAL BANK CREDIT	2,77,736	5826,90	4379,81	1,29,244	2064,71	1501,53

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NORTHERN REGION

STATE: JAMMU & KASHMIR

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,487	365,61	291,46	–	–	–
1. Direct Finance	5,138	180,70	148,85	–	–	–
2. Indirect Finance	349	184,91	142,61	–	–	–
II. INDUSTRY	9,259	2714,17	2198,87	–	–	–
1. Mining & Quarrying	87	35,02	30,98	–	–	–
2. Food Manufacturing & Processing	866	177,22	136,53	–	–	–
(a) Rice Mills, Flour & Dal Mills	142	54,99	46,04	–	–	–
(b) Sugar	4	51	44	–	–	–
(c) Edible Oils & Vanaspati	30	20,64	13,51	–	–	–
(d) Tea Processing	33	61	44	–	–	–
(e) Processing of Fruits & Vegetables	24	17,55	15,02	–	–	–
(f) Others	633	82,92	61,08	–	–	–
3. Beverage & Tobacco	57	117,53	97,97	–	–	–
4. Textiles	3,059	151,20	90,35	–	–	–
(a) Cotton Textiles	73	7,71	5,99	–	–	–
(b) Jute & Other Natural Fibre Textiles	53	5,03	4,20	–	–	–
(c) Handloom Textiles & Khadi	1,552	15,36	10,64	–	–	–
(d) Other Textiles & Textile Products	1,381	123,10	69,53	–	–	–
5. Paper, Paper Products & Printing	360	81,48	63,35	–	–	–
6. Woods and Wood Products	148	21,24	19,06	–	–	–
7. Leather & Leather Products	157	6,50	4,99	–	–	–
8. Gems and Jewellery	120	17,50	13,74	–	–	–
9. Rubber & Plastic Products	108	42,27	37,79	–	–	–
10. Chemicals & Chemical Products	218	99,17	87,37	–	–	–
(a) Heavy Industrial Chemicals	11	16,24	11,80	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	47	30,47	27,75	–	–	–
(d) Non-Edible Oils	2	64	53	–	–	–
(e) Other Chemicals & Chemical Products	158	51,82	47,29	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	23	18,65	14,72	–	–	–
12. Manufacture of Cement & Cement Products	145	334,71	272,69	–	–	–
13. Basic Metals & Metal Products	559	259,96	202,15	–	–	–
(a) Iron & Steel	128	163,46	135,39	–	–	–
(b) Non-Ferrous Metals	67	76,17	49,49	–	–	–
(c) Metal Products	364	20,33	17,27	–	–	–
14. Engineering	972	158,61	135,38	–	–	–
(a) Heavy Engineering	33	3,35	2,91	–	–	–
(b) Light Engineering	497	43,04	29,85	–	–	–
(c) Electrical Machinery & Goods	352	108,74	99,90	–	–	–
(d) Electronic Machinery & Goods	90	3,48	2,72	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	255	44,81	32,55	–	–	–
16. Other Industries	1,511	238,90	195,69	–	–	–
17. Electricity, Gas & Water	10	75,83	74,49	–	–	–
(a) Electricity Generation & Transmission	7	75,12	73,82	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	3	71	67	–	–	–
18. Construction	604	833,58	689,07	–	–	–
(a) Other than Infrastructure	469	316,75	253,97	–	–	–
(b) Infrastructure Construction	135	516,83	435,09	–	–	–
III. TRANSPORT OPERATORS	6,094	337,51	241,08	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	8,173	4135,88	3679,51	–	–	–
1. Professional Services	1,142	101,33	84,53	–	–	–
2. Tourism, Hotel & Restaurants	1,928	203,18	151,59	–	–	–
3. Recreation services	148	18,72	15,64	–	–	–
4. IT and Telecommunications	49	10,33	8,38	–	–	–
5. Others	4,906	3802,31	3419,36	–	–	–
V. PERSONAL LOANS	1,31,703	2845,39	2128,96	–	–	–
1. Housing	29,572	1268,42	1012,33	–	–	–
2. Consumer Durables	19,229	232,15	155,13	–	–	–
3. Vehicles	41,292	622,43	435,30	–	–	–
4. Education	4,907	161,32	117,13	–	–	–
5. Personal Credit Cards	2,544	8,60	6,87	–	–	–
6. Others	34,159	552,47	402,20	–	–	–
VI. TRADE	30,092	2057,44	1754,87	–	–	–
1. Wholesale Trade	1,388	625,38	598,44	–	–	–
2. Retail Trade	28,704	1432,06	1156,43	–	–	–
VII. FINANCE	222	12,90	6,94	–	–	–
VIII. ALL OTHERS	8,071	70,44	54,75	–	–	–
TOTAL BANK CREDIT	1,99,101	12539,33	10356,42	–	–	–